

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for natural food, vitamin, and supplement stores. Priorities reflect typical exposure for this class; confirm against the products sold and any wellness services.

CORE **PREVALENT** **SITUATIONAL** — Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial General Liability (incl. Products)	Covers customer injuries and illness from products sold. Check for exclusions on supplements, kratom, or hemp.	CORE
☐ Vendor's Endorsement from Suppliers	Adds the store as an insured on supplement makers' product liability.	CORE
☐ Professional Liability	Covers claims that staff or in-store practitioners gave harmful health advice.	SITUATIONAL
☐ Business Personal Property	Covers inventory, coolers, and fixtures.	CORE
☐ Product Recall / Contamination	Covers the cost of pulling recalled or tainted products.	SITUATIONAL
☐ Spoilage / Equipment Breakdown	Covers refrigerated and frozen stock lost to equipment or power failure.	PREVALENT
☐ Cyber Liability	Covers online sales and customer data.	SITUATIONAL
☐ Workers' Compensation	Required in most states with employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is product exclusions. Many policies now exclude kratom, 7-OH, hemp and CBD, or certain supplement categories — exactly the products drawing lawsuits and enforcement. FDA holds that kratom is not lawful as a supplement, DEA began the process to schedule concentrated 7-OH in July 2026, and wrongful-death suits and state actions are reaching retailers. Stores should confirm in writing which products their policy covers, require supplier indemnity and a vendor's endorsement, and keep advice within legal limits.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.